

Information to identify the case:

Debtor 1	<u>Anna M. Gabor</u>	Social Security number or ITIN	xxx-xx-0947
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 11-21276-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anna M. Gabor

8/25/16

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Anna M. Gabor
 Debtor

Case No. 11-21276-TPA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: Aug 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 27, 2016.

db +Anna M. Gabor, 1100 Oak Avenue, Turtle Creek, PA 15145-1746
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 12990767 +Citifinancial, PO Box 499, Hanover, MD 21076-0499
 13107340 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219
 12990770 EMP of Allegheny County LLC, c/o Escallate, 5200 SR, North Canton, OH 44720
 12990771 +National City Mortgage, 3232 Newark Drive, Miamisburg, OH 45342-5433
 13057395 +RUSHMORE LOAN MANAGEMENT SERVICES, 7515 Irvine Center Drive, Suite 100,
 Irvine, CA 92618-2930

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 26 2016 00:59:31 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,

Harrisburg, PA 17128-0946
 12990766 +EDI: RESURGENT.COM Aug 26 2016 00:58:00 B-Real, LLC, MS 550, PO Box 91121,
 Seattle, WA 98111-9221
 12990768 +E-mail/Text: DQENOTICES@BERNSTEINLAW.COM Aug 26 2016 00:59:52 Duquesne Light,
 Payment Processing Center, Pittsburgh, PA 15267-0001
 12990769 +EDI: ECAST.COM Aug 26 2016 00:58:00 ECast Settlement Corporation, POB 35480,
 Newark, NJ 07193-5480
 13243580 +EDI: RESURGENT.COM Aug 26 2016 00:58:00 East Bay Funding, LLC,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 12990772 +EDI: RMSC.COM Aug 26 2016 00:58:00 Peach Direct /GEMB, PO Box 981439,
 El Paso, TX 79998-1439
 12990773 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Aug 26 2016 00:59:37 U. S. Trustee's Office,
 1001 Liberty Ave., Liberty Center, Suite 970, Pittsburgh, PA 15222-3721
 12990776 +EDI: WFFC.COM Aug 26 2016 00:58:00 WFS/ Wachovia Dealer, PO Box 1697,
 Winterville, NC 28590-1697
 12998458 +EDI: WFFC.COM Aug 26 2016 00:58:00 Wells Fargo Bank, N.A., 4137 121st Street,
 Urbandale, IA 50323-2310
 13023145 EDI: WFFC.COM Aug 26 2016 00:58:00 Wells Fargo Dealer Services, PO BOX 19657,
 Irvine CA 92623-9657
 12990774 +EDI: WFFC.COM Aug 26 2016 00:58:00 Wells Fargo Financial, 3201 North 4th Ave,
 Sioux Falls, SD 57104-0700
 12990775 +EDI: WFFC.COM Aug 26 2016 00:58:00 Wells Fargo Financial Bank, PO Box 14487,
 Des Moines, IA 50306-3487
 13080706 EDI: ECAST.COM Aug 26 2016 00:58:00 eCAST Settlement Corporation, assignee,
 of GE Money Bank, POB 35480, Newark, NJ 07193-5480

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Rushmore Loan Management Services
 cr Wells Fargo Bank, N.A et al...
 cr Wells Fargo Dealer Services, Inc.
 cr* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,
 GREENVILLE, SC 29602-0288
 13010335* B-Real, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221

TOTALS: 4, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 27, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 20

Date Rcvd: Aug 25, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 25, 2016 at the address(es) listed below:

Adam M. Barnes on behalf of Defendant Millennium Capital and Recovery Corporation
abarnes@walshlegal.net, sfijewski@walshlegal.net
Andrew F Gornall on behalf of Creditor Rushmore Loan Management Services
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
Gary William Short on behalf of Plaintiff Anna M. Gabor garyshortlegal@gmail.com,
gwshort@verizon.net
Gary William Short on behalf of Debtor Anna M. Gabor garyshortlegal@gmail.com,
gwshort@verizon.net
Keri P. Ebeck on behalf of Creditor Wells Fargo Dealer Services, Inc. kebeck@weltman.com,
jbluemle@weltman.com
Keri P. Ebeck on behalf of Defendant Wells Fargo Dealer Services, Inc. kebeck@weltman.com,
jbluemle@weltman.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; pashcroft@ecf.courtdrive.com; pghecf@bernsteinlaw.com; cabbott@ecf.courtdrive.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 9